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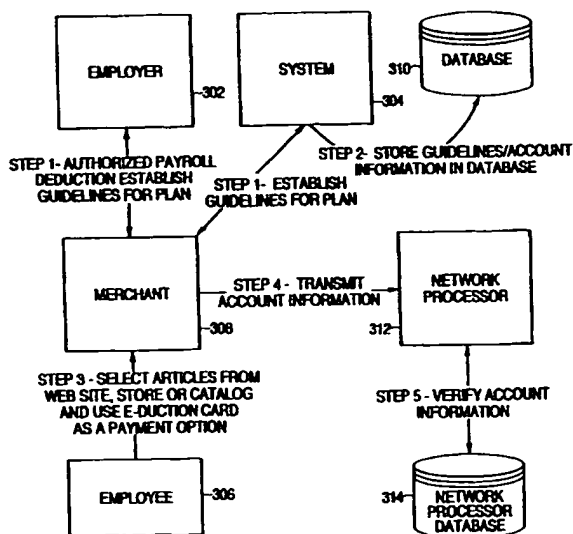
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- (72) Inventor; and (84) Designated States (*regional*): ARIPO patent (GH, GM, KE, LS, MW, MZ, SD, SL, SZ, TZ, UG, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, CH, CY, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE, TR), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GW, ML, MR, NE, SN, TD, TG).
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[Continued on next page]

(54) Title: A PAYROLL DEDUCTION SYSTEM AND METHOD FOR USING THE SAME



(57) Abstract: A system and method for using an e-duction card as a payment instrument, whereby a purchase price of articles purchased on-line or off-line is deducted from an employee's paycheck. The e-duction card is similar to a credit card but is not bound by the same terms and conditions of a credit card. Merchants sign up with the inventive system and agree to accept the e-duction card as a payment instrument. A magnetic stripe on the e-duction card stores a employee's account information. When a consumer purchases a product and uses the e-duction card as a payment instrument, the account information on the e-duction magnetic stripe is transmitted to a network processor with access to information stored on the database. The processor verifies the employee and merchant status, and the employee account information in order to approve or reject the transaction.

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TITLE: Payroll administration system debits pooled
clearing
account and sub-account of authorized employee,
by
amounts of payments authorized against funds in
accounts

----- KWIC -----

Basic Abstract Text - ABTX (1):

NOVELTY - An administration facility (2) credits a pooled
clearing account
(5) and a sub-account of an authorized employee with an amount
of a net
remuneration payment for the employee . A user access facility
(6) allows the
employee to authorize payments against the funds in the
accounts. The
administration facility debits the accounts of the employee by the
amounts of
authorized payments.

Basic Abstract Text - ABTX (2):